

Entrepreneur?  
Is that some  
kind of ship?

## BIG WORD ALERT!

### "Entrepreneur" (On-truh-pruh-noor)

Can you read that? It's pronounced "On-truh-pruh-noor." An entrepreneur is a person who starts their own business. Look at all the businesses you pass on your way to school. You might pass a grocery store, a restaurant or a hair salon. All of those businesses were started by entrepreneurs.

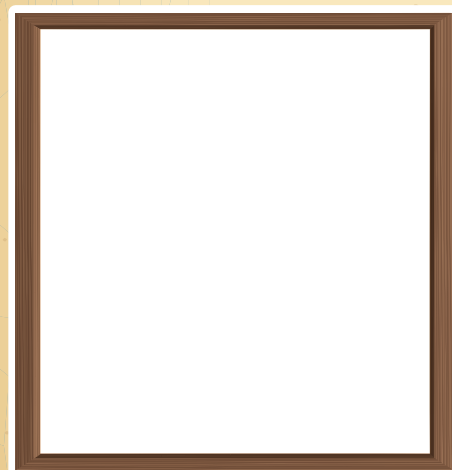
### You can be an entrepreneur too!

What type of business would you like to start? Think about the types of products and services people need and how you could provide them. Maybe it's a new idea that has never existed before. Or maybe it's an old idea that you've made different or better. Describe your awesome new business and draw a picture of it on opening day!



WATCH THIS SHORT VIDEO  
FOR MORE ABOUT EARNING  
AN INCOME AND STARTING  
A BUSINESS

Draw your business  
idea in the frame below



What's the name  
of your business?

Where is your  
business located?

What does your  
business sell or do?

What materials do you need  
to start your business?

MIDFIRST BANK

# iSave Program News

Issue 31

i\$AVE



MIDFIRST BANK  
True to you.



### Let's Go on a Saving Adventure!

Ahoy super savers! Do you know about the three things kids can do with money? You can **save** it, you can **spend** it, and you can **share** it. Spending money means buying something now. Sharing money means donating to a cause you care about. What does saving mean? Follow the Saving Treasure Map below to start saving today!



**Step 1. Decide to save!**  
Saving means putting money aside for later. Saving is a great skill to learn as a kid that will help you more and more as you get older.

**Step 2. Set your goal**  
What do you want to buy? How much is it going to cost? Set a goal so you know how much you're trying to save.

**Step 3. Be patient**  
As you're putting your money in your savings account, you might be tempted to spend it all instead. Remember to be patient! Keep your eye on your goal.

**Step 4. Enjoy the result!**  
Did you reach your savings goal? That's great! Now it's time to buy what you were saving for and celebrate your hard work. We're so proud of you!

Map of the  
Coin Coast

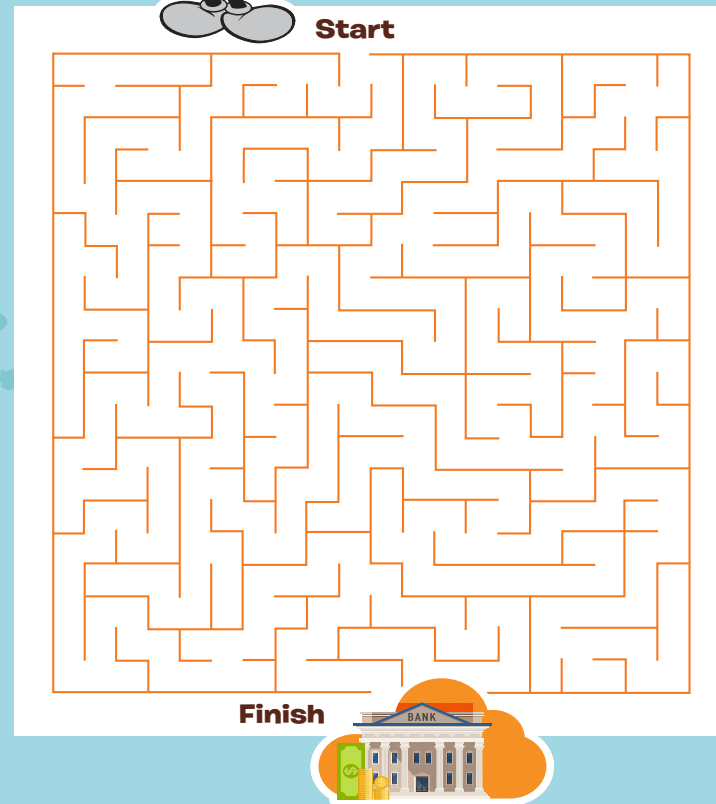


What's a coin's favorite type of music?  
Heavy Metal!



## Max received \$20 for his birthday!

Help him get to the bank so he can put it in his savings account.



## Guess The Needs and Wants

When we spend money, we are either buying something we need or something we want.

A need is something necessary to survive, and a want is something that would just be nice to have. Circle whether each picture to the right is a need or a want. We did the first one for you!



Candy

Need

Want



Water

Need

Want



Toys

Need

Want



Shelter

Need

Want



Food

Need

Want



Phone

Need

Want



CHECK OUT THIS SHORT VIDEO FOR MORE ABOUT NEEDS AND WANTS

## Who Is On That Coin?

Did you know? Coins have the faces of former Presidents on them. Maybe you'll be on a coin one day! Draw your face on the coin below.



George Washington



Franklin D. Roosevelt



Thomas Jefferson



Abraham Lincoln



YOU!

## Q&A

**Q.** I saved \$30 to buy a new game, but when I went to the store, the cashier asked me for more than \$30. What's that all about?

**A.** When you buy something at a store, you not only pay for the item, but you also pay a little bit more for the sales tax. Sales tax is a little bit of money, added to the price of your purchases that goes to your state and local government for things like roads, schools, the fire department and more. Sales tax is charged as a percentage of the price of your item. Ask an adult to help you research how much sales tax is in your city!



CHECK OUT THIS SHORT VIDEO FOR MORE ABOUT SALES TAX

## Did You Know?

The first penny was made more than 200 years ago in 1793! It was much bigger than today's penny, earning it the name "Large Cent." The large cent wasn't replaced by the smaller-sized penny we know today until 50 years later.

## Guess the Cost

Have you watched your grown-ups shop before? See if you can guess the cost of these common items! Then ask a grown-up to help you see how close you are to the answer. How much is a...



Water bottle?

\$



Gallon of milk?

\$



New car tire?

\$



Dozen eggs?

\$



55-inch TV?

\$



New Phone?

\$

i\$AVE

MIDDLE SCHOOL SAVERS



## Meet Max!

You might see our friend Max hanging out at MidFirst Bank "Max-imizing" his savings. But what does he do when he's not at the bank? Fill out what you think is on Max's list of favorite things.

**Favorite food:**

**Favorite hobby:**

**Favorite book:**

**Favorite TV show:**

**Favorite sport:**

**Favorite thing to save for:**

'Max-imizing'  
Cool word huh?

## Online Safety Corner

The internet is a great tool for fun and learning, but it's important to remember to browse safely! If someone asks you for personal information online – like your name, birthday, address or bank account number – STOP and tell a trusted adult right away. It's easy for criminals to pretend to be someone you know, so never share personal information online, even if the person says they are a friend.



GROWN-UPS! WATCH OUR ONLINE SAFETY VIDEO WITH YOUR CHILD FOR TIPS AND REMINDERS